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B1 (Official )	Form 1)(1/(	08)				<del>Journol</del>		<del>190 ± 0</del>	· ·				
			United No			ruptcy of Illino					Vo	luntary	Petition
Name of De Menend	,	ividual, ent	er Last, Firs	t, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  FKA Ana Milic						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four dig (if more than o	one, state all)	Sec. or Indi	vidual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	IN Last f	our digits o		r Individual-'	Taxpayer l	I.D. (ITIN) N	No./Complete EIN
	ss of Debto latine Rd n Heights	#106	Street, City,	and State)	):			Address of	f Joint Debtor	r (No. and St	reet, City,	and State):	
					Г	ZIP Code	<u> </u>						ZIP Code
County of R	esidence or	of the Prin	cipal Place o	of Busines		60004	Count	v of Reside	ence or of the	Principal Pl	ace of Bus	siness:	
Cook	osidence of	01 410 1111	orpur r ruco (	or Busines				,					
M-:1: A 4.4	£ D-1-	+ ('£ 1'.¢¢-	6		>-		Moilie	a Addmana	of Joint Debt	ton (if differe	nt fuens et	mant addmann	
Mailing Add	iress of Deb	tor (11 diffe	erent from st	reet addres	ss):		Iviaiiii	ig Address	or Joint Debi	tor (ii differe	ent from su	reet address)	:
					_	ZIP Code							ZIP Code
Location of	Deimoimol A	anta of Duc	inasa Dahta										
(if different				1									
		Debtor			Nature	of Business	}		Chapter	of Bankruj	ptcy Code	Under Wh	ich
		rganization)				one box)				Petition is F	iled (Chec	k one box)	
	(Cneck	one box)			Ith Care Bu		defined	Chapt		ПС	hantar 15	Datition for l	Paganitian
■ Individua	•			in 1	☐ Single Asset Real Estate as define in 11 U.S.C. § 101 (51B)			Chapt				Petition for I Main Proce	
	bit D on pa		-		☐ Railroad ☐ Stockbroker			☐ Chapter 11 of a Foreign Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for Recognition				C	
☐ Corporat	`	es LLC and	LLP)	☐ Commodity Broker				Chapt		of	f a Foreign	Nonmain P	roceeding
Partnersh	•			☐ Clea	aring Bank								
Other (If check this	debtor is not box and state			Oth							e of Debts k one box)	S	
						empt Entity		Debts :	are primarily co			☐ Debt	ts are primarily
				und	(Check box, if applicable)  Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co			ization defined in 11 U.S.C. § 101(8) as business debts.  States "incurred by an individual primarily for					
		Filing F	ee (Check o	ne box)			Check	one box:		Chapter 11	Debtors		
Full Filir	ng Fee attac	_	. (						a small busin	-		n 11 U.S.C.	§ 101(51D).
☐ Filing Fe	•		nents (applic	able to inc	lividuals or	ılv) Must			not a small b	usiness debt	or as defin	ed in 11 U.S	S.C. § 101(51D).
attach sig	gned applica	ation for the	e court's con	sideration	certifying t	hat the deb			aggregate noi	ncontingent l	iquidated	debts (exclu	ding debts owed
		•	istallments.				`	to insider	s or affiliates)	) are less that	n \$2,190,0	000.	
☐ Filing Fe	Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes:  A plan is being filed with this petition.							
	, <b>II</b>							Acceptan	ces of the pla	n were solici	ited prepet	ition from o	ne or more
								classes of	creditors, in				
Statistical/A				C 1:	1	1	11.			THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor e								ac poid					
			for distribu				ive expens	es paid,					
Estimated N	umber of C	reditors								1			
1- 49	50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	ssets									1			
		\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	Mora than				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	to \$50 million	\$50,000,001 to \$100 million	to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li	abilities		million	minion	пинон	HIHIOH	пппоп			1			
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	m 1)(1/08)	Page 2 01 7	Page 2	
Voluntar	y Petition	Name of Debtor(s):		
(This page mu	st be completed and filed in every case)	Menendez, Ana		
( F0	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two,	attach additional sheet)	
Location Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)	
Name of Debt	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A	(To be completed if delices in	Exhibit B	
forms 10K a pursuant to s and is reque	bleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petition have informed the petitione 12, or 13 of title 11, United	r Debtor(s)  August 11, 2008 (Date)	
	Ek	 nibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		identifiable harm to public health or safety?	
	Ext	nibit D		
-	leted by every individual debtor. If a joint petition is filed, ea	-	d attach a separate Exhibit D.)	
If this is a join	D completed and signed by the debtor is attached and made int petition:	a part of this petition.		
_	D also completed and signed by the joint debtor is attached a	and made a part of this petiti	on.	
	Information Regardin	_		
_	(Check any ap Debtor has been domiciled or has had a residence, princip	-	cipal assets in this District for 180	
	days immediately preceding the date of this petition or for		·	
	There is a bankruptcy case concerning debtor's affiliate, go Debtor is a debtor in a foreign proceeding and has its prince		-	
	this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a	a defendant in an action or	
	Certification by a Debtor Who Reside (Check all app		al Property	
	Landlord has a judgment against the debtor for possession		x checked, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C.	§ 362(l)).	

B1 (Official Form 1)(1/08) Page 3

## Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## X /s/ Ana Menendez

Signature of Debtor Ana Menendez

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 11, 2008

Date

#### Signature of Attorney\*

## X /s/ Joseph R. Doyle

Signature of Attorney for Debtor(s)

#### Joseph R. Doyle 6279065

Printed Name of Attorney for Debtor(s)

#### Bizar & Doyle, LLC

Firm Name

407 S. Dearborn St., Suite 1300 Chicago, IL 60605

Address

### Email: joe@bizardoylelaw.com

312-427-3100 Fax: 312-427-5400

Telephone Number

## August 11, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Menendez, Ana

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Ana Menendez		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

Date: August 11, 2008

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ana Menendez

Ana Menendez

Arrow Finacial Services 21031 Network Place Chicago, IL 60678-1031

AT&T Bill Payment Center Saginaw, MI 48663-0003

CBCS 21 P.O. Box 1615 Grand Rapids, MI 49501-1615

Central Portfolio 6640 Shady Oak Road Suite 300 Eden Prairie, MN 55344-7710

Citi Bank 12234 N I H 35 Bldg B Austin, TX 78753

Comcast Credit Protection Ass. P.O Box 9037 Addison, TX 75001-9037

Credit Protection Association 13355 Noel Road Dallas, TX 75240

Creditors Interchange P.O. Box 1335 Buffalo, NY 14240-1335

Freedman Anselmo Lindberg & Rappe PO Box 3228
Naperville, IL 60566

Harvard Collection 4839 N. Elston Ave. Chicago, IL 60630

Kay Jewelers

LVNV Funding P.O. Box 740281 Houston, TX 77274

Mundelein Animal Hospital 650 N. Midlothian Road Mundelein, IL 60060

Northand Group Inc. P.O. Box 390846 Minneapolis, MN 55439

Omnium Worldwide, INC. 7171 Mercy Road Omaha, NE 68106

Oxford Managemenet Services P.O.Box 150463 Hartford, CT 06115-0463

Please Provide

Sears PO Box 6189 Sioux Falls, SD 57117

Target
PO Box 593147
Minneapolis, MN 55459

United Collection Bureau 5620 Southwyck Blvd Suite 206 Toledo, OH 43614

West Asset Management 7820 E. Broadway Blvd. Suite 200 Tucson, AZ 85710